



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [PACIFIC PREMIER BANCORP, INC.](#)

City/State [IRVINE, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [21,993,919](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PACIFIC PREMIER BANCORP, INC.](#)
[17901 VON KARMAN AVENUE, SUITE 1200](#)
[IRVINE, CA 92614](#)

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	21,450,513	20,105,836	20,460,053	16,735,859	11,528,693
Net income (\$000)	136,707	164,970	339,889	60,351	159,718
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.16	2.67	85	3.25	2.65	86	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88
+ Non-interest income	0.43	0.96	18	0.41	1.11	17	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7
- Overhead expense	1.83	2.17	25	1.86	2.24	26	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
- Provision for credit losses	0.01	0.09	32	-0.36	-0.15	17	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27
+ Securities gains (losses)	0.02	0	94	0.09	0.01	95	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	87
= Pretax net operating income (tax equivalent)	1.76	1.40	82	2.25	1.79	79	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80
Net operating income	1.27	1.06	75	1.64	1.36	77	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71
Net income	1.27	1.06	75	1.64	1.35	77	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.64	3.12	82	3.76	3.14	88	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87
Interest expense	0.18	0.24	37	0.23	0.27	48	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30
Net interest income (tax equivalent)	3.46	2.88	87	3.53	2.85	87	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.08	60	0.04	0.13	28	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35
Earnings coverage of net loan and lease losses (X)	33.24	-9.51	63	78.15	4.52	87	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	1.17	67	1.71	1.39	76	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14
Allowance for loan and lease losses / Total loans and leases	1.30	1.15	67	1.71	1.37	77	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.41	39	0.25	0.63	13	0.22	0.49	16	0.22	0.71	9	0.10	0.57	7
30-89 days past due loans and leases / Total loans and leases	0.05	0.32	6	0	0.27	0	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15
Liquidity and Funding															
Net noncore funding dependence	1.24	3.09	49	0.30	-1.82	62	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32
Net short-term noncore funding dependence	-1.01	-1.79	47	0.18	-8.21	77	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59
Net loans and leases / Total assets	67.55	61.60	66	65.12	59.81	66	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
Capitalization															
Tier 1 leverage ratio	9.90	9.08	75	9.83	9.11	74	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74
Holding company equity capital / Total assets	12.53	10.04	86	13.70	10.88	84	13.68	10.71	87	13.92	11.16	85	17.09	12.43	91
Total equity capital (including minority interest) / Total assets	12.53	10.14	86	13.70	11.01	84	13.68	10.82	87	13.92	11.29	83	17.09	12.57	91
Common equity tier 1 capital / Total risk-weighted assets	11.91	11.90	52	11.89	12.69	41	12.11	12.42	48	12.04	12.38	50	11.35	12.17	40
Net loans and leases / Equity capital (X)	5.39	6.22	33	4.75	5.51	34	4.89	5.53	40	4.72	5.58	31	4.32	5.21	28
Cash dividends / Net income	45.70	34	75	36.08	25.30	75	35.86	28.27	65	132.39	42.30	97	33.73	33.12	52
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	7.13	7.91	61	0.06	9.29	15	6.88	10.50	41	67.60	16.68	96	2.51	9.26	26
Equity capital	-2.07	-0.29	56	5.98	9.31	48	5.08	7.46	52	36.47	6.99	95	2.18	10.49	19
Net loans and leases	11.13	11.87	56	-9.68	0.79	7	8.79	3.36	77	49.29	9.07	95	-1.34	9.10	9
Noncore funding	160.53	10.50	95	-50.45	-23.76	17	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0.28	0.57	77	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.01	11.61	63	11.74	11.05	62	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61
Equity investment in subsidiaries / Equity capital	111.50	103.92	81	110.21	103.07	85	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82
Cash from ops + noncash items + op expense / Op expense + dividends	112.83	116.54	53	98.71	130.64	34	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	314,917	307,309	621,533	577,192	485,663	2.48	197.12
Income from lease financing receivables.....	142	281	500	366	0	-49.47	
Fully taxable income on loans and leases.....	310,921	307,214	621,221	572,412	485,464	1.21	193.35
Tax-exempt income on loans and leases.....	4,138	376	812	5,146	199	1000.53	
Estimated tax benefit on income on loans and leases.....	1,216	95	197	671	51	1181.79	
Income on loans and leases (tax equivalent).....	316,275	307,685	622,230	578,229	485,714	2.79	198.40
Investment interest income (tax equivalent).....	36,461	37,941	77,807	52,325	38,033	-3.90	381.52
Interest on balances due from depository institutions.....	1,301	616	877	1,016	1,217	111.20	470.61
Interest income on other earning assets.....	1,846	1,250	2,549	2,106	3,069	47.68	55.39
Total interest income (tax equivalent).....	355,883	347,492	703,463	633,676	528,033	2.41	209.52
Interest on time deposits of \$250K or more.....	613	708	1,180	4,310	9,001	-13.42	34.43
Interest on time deposits < \$250K.....	850	1,472	2,292	6,435	18,295	-42.26	-56.59
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,892	5,511	8,345	23,591	31,000	-47.52	3.21
Interest on other borrowings and trading liabilities.....	3,691	231	266	1,943	11,052	1497.84	43.56
Interest on subordinated debt and mandatory convertible securities.....	9,122	13,178	22,282	20,236	9,458	-30.78	428.81
Total interest expense.....	17,168	21,100	34,365	56,515	78,806	-18.64	80.49
Net interest income (tax equivalent).....	338,715	326,392	669,098	577,161	449,227	3.78	221.16
Non-interest income.....	45,773	40,986	90,240	56,910	27,135	11.68	307.12
Adjusted operating income (tax equivalent).....	384,488	367,378	759,338	634,071	476,362	4.66	229.44
Overhead expense.....	196,411	186,633	379,573	400,140	258,118	5.24	152.67
Provision for credit losses.....	917	-36,502	-70,876	172,262	7,135		-79.19
Securities gains (losses).....	2,103	9,131	16,906	13,882	8,570	-76.97	0.43
Other tax equivalent adjustments.....	0	0	0	0	36		
Pretax net operating income (tax equivalent).....	189,263	226,378	467,547	75,551	219,715	-16.40	416.21
Applicable income taxes.....	48,445	57,602	120,934	12,250	58,035	-15.90	299.15
Tax equivalent adjustments.....	4,111	3,806	6,724	2,950	1,962	8.01	395.30
Applicable income taxes (tax equivalent).....	52,556	61,408	127,658	15,200	59,997	-14.42	305.31
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	136,707	164,970	339,889	60,351	159,718	-17.13	476.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	136,707	164,970	339,889	60,351	159,718	-17.13	476.90
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	136,707	164,970	339,889	60,351	159,718	-17.13	476.90
Investment securities income (tax equivalent).....	36,461	37,941	77,807	52,325	38,033	-3.90	381.52
US Treasury and agency securities (excluding mortgage-backed securities).....	1,845	4,401	7,673	7,772	7,071	-58.08	527.55
Mortgage-backed securities.....	10,962	9,862	23,846	16,913	15,994	11.15	244.07
All other securities.....	23,654	23,678	46,288	27,640	14,968	-0.10	478.05
Cash dividends declared.....	62,469	59,521	121,887	79,901	53,867	4.95	
Common.....	62,469	59,521	121,887	79,901	53,867	4.95	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.32	2.90	81	3.46	2.92	87	3.44	2.85	87	3.79	3.27	83	4.58	4	86
Less: Interest expense	0.16	0.22	37	0.21	0.25	49	0.17	0.23	43	0.34	0.48	31	0.68	0.98	30
Equals: Net interest income (tax equivalent)	3.16	2.67	85	3.25	2.65	86	3.27	2.60	89	3.45	2.77	88	3.90	3.01	88
Plus: Non-interest income	0.43	0.96	18	0.41	1.11	17	0.44	1.04	19	0.34	1.21	9	0.24	1.32	7
Equals: adjusted operating income (tax equivalent)	3.58	3.67	54	3.65	3.82	48	3.71	3.70	55	3.79	4.04	41	4.13	4.41	36
Less: Overhead expense	1.83	2.17	25	1.86	2.24	26	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
Less: Provision for credit losses	0.01	0.09	32	-0.36	-0.15	17	-0.35	-0.09	9	1.03	0.51	89	0.06	0.15	27
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.02	0	94	0.09	0.01	95	0.08	0.01	96	0.08	0.02	90	0.07	0.01	96
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	87
Equals: Pretax net operating income (tax equivalent)	1.76	1.40	82	2.25	1.79	79	2.29	1.66	86	0.45	1.04	13	1.91	1.56	80
Less: Applicable income taxes (tax equivalent)	0.49	0.33	90	0.61	0.41	86	0.62	0.38	91	0.09	0.23	14	0.52	0.36	88
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.27	1.06	75	1.64	1.36	77	1.66	1.26	83	0.36	0.81	14	1.39	1.19	71
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.27	1.06	75	1.64	1.35	77	1.66	1.26	83	0.36	0.82	14	1.39	1.19	71
Memo: Net income (last four quarters)	1.47	1.12	86	1.48	1.25	73	1.66	1.26	83	0.36	0.82	14	1.39	1.19	70
Net income—BHC and noncontrolling (minority) interest	1.27	1.07	75	1.64	1.37	76	1.66	1.27	83	0.36	0.83	13	1.39	1.20	71
Margin Analysis															
Average earning assets / Average assets	91.27	92.97	24	91.97	93.15	35	91.67	93.08	30	90.81	92.32	31	88.54	91.05	25
Average interest-bearing funds / Average assets	54.14	60.12	23	53.73	62.32	15	53.53	61.99	15	53.77	64.06	10	51.99	65.57	7
Interest income (tax equivalent) / Average earning assets	3.64	3.12	82	3.76	3.14	88	3.75	3.06	89	4.17	3.55	85	5.17	4.41	87
Interest expense / Average earning assets	0.18	0.24	37	0.23	0.27	48	0.18	0.25	42	0.37	0.52	31	0.77	1.08	30
Net interest income (tax equivalent) / Average earning assets	3.46	2.88	87	3.53	2.85	87	3.57	2.80	90	3.80	3.01	88	4.40	3.33	89
Yield or Cost															
Total loans and leases (tax equivalent)	4.32	4.01	75	4.68	4.05	81	4.61	4.01	81	4.90	4.27	83	5.54	5.09	79
Interest-bearing bank balances	0.45	0.42	59	0.14	0.11	87	0.15	0.14	67	0.14	0.27	14	0.66	2.04	4
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.59	3.09	81	3.72	3.11	88	3.71	3.04	88	4.15	3.51	85	5.15	4.36	88
Investment securities (tax equivalent)	1.65	1.85	29	1.89	1.80	56	1.79	1.77	54	2.12	2.25	35	3.04	2.76	78
US Treasury and agency securities (excluding mortgage-backed securities)	0.81	1.22	19	1.30	1.28	53	1.25	1.14	57	1.63	1.75	47	2.61	2.32	75
Mortgage-backed securities	1.11	1.78	3	1.12	1.56	11	1.15	1.57	13	1.57	2.05	12	2.75	2.61	67
All other securities	2.48	2.82	43	2.71	2.91	44	2.59	2.81	46	2.30	3.24	14	3.52	4.06	38
Interest-bearing deposits	0.08	0.20	19	0.15	0.24	31	0.11	0.21	26	0.41	0.53	41	1.11	1.10	55
Time deposits of \$250K or more	0.28	0.50	18	0.23	0.76	5	0.20	0.66	6	0.70	1.42	5	1.91	1.96	41
Time deposits < \$250K	0.23	0.44	19	0.37	0.72	14	0.32	0.62	18	0.75	1.36	6	1.99	1.82	58
Other domestic deposits	0.06	0.17	11	0.12	0.17	43	0.09	0.15	35	0.34	0.36	51	0.81	0.93	42
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0	0.36	4	0	0.19	6	0	0.17	9	0	0.62	1	1.61	1.86	41
Other borrowed funds and trading liabilities	1.76	1.24	75	0.65	1.31	25	0.32	1.27	18	1	1.50	28	2.34	2.38	50
All interest-bearing funds	0.30	0.36	39	0.39	0.40	57	0.31	0.37	48	0.63	0.74	42	1.31	1.49	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	45,773	40,986	90,240	56,910	27,135
Fiduciary activities income	21,933	15,211	38,181	16,666	0
Service charges on deposit accounts - domestic	5,305	5,293	9,218	8,690	7,862
Trading revenue	3	9	11	751	462
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	921	1,081	2,121	2,028	1,840
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,592	1,836	4,194	8,242	6,737
Other non-interest income	15,019	17,556	36,515	20,533	10,234
Total overhead expenses	196,411	186,633	379,573	400,140	258,118
Personnel expense	113,100	105,810	215,039	189,035	139,465
Net occupancy expense	23,414	24,295	47,807	57,297	30,793
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	7,071	8,144	15,936	17,072	17,243
Other operating expenses	52,826	48,384	100,791	136,736	70,617
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,566	1,521	1,520	1,478	998
Average personnel expense per employee	72.22	69.57	141.47	127.90	139.74
Average assets per employee	13,697.65	13,218.83	13,460.56	11,323.31	11,551.80

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	51.64	59.40	22	51.33	59.03	21	50.43	59.28	18	63.40	62.28	59	54.41	61.29	19
Percent of Average Assets															
Total overhead expense	1.83	2.17	25	1.86	2.24	26	1.86	2.17	28	2.39	2.57	49	2.24	2.69	26
Personnel expense	1.05	1.20	33	1.05	1.25	29	1.05	1.21	32	1.13	1.30	31	1.21	1.41	30
Net occupancy expense	0.22	0.22	48	0.24	0.24	51	0.23	0.23	52	0.34	0.26	82	0.27	0.28	46
Other operating expenses	0.56	0.72	27	0.56	0.73	31	0.57	0.72	32	0.92	0.94	67	0.76	0.97	37
Overhead less non-interest income	1.40	1.19	67	1.45	1.10	81	1.41	1.10	76	2.05	1.25	88	2	1.32	88
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.08	58.92	19	50.80	58.45	19	49.99	58.83	18	63.11	61.82	60	54.19	60.64	20
Personnel expense	29.42	32.65	29	28.80	33.10	26	28.32	32.93	25	29.81	32.36	31	29.28	32.39	29
Net occupancy expense	6.09	6.14	49	6.61	6.33	55	6.30	6.23	50	9.04	6.58	85	6.46	6.52	49
Other operating expenses	15.58	19.36	21	15.39	18.60	31	15.37	19.18	20	24.26	22.28	74	18.44	21.20	40
Total non-interest income	11.90	25.40	16	11.16	28.18	11	11.88	27.67	12	8.98	28.83	7	5.70	29.23	3
Fiduciary activities income	5.70	2.23	85	4.14	2.24	77	5.03	2.20	84	2.63	2.09	64	0	1.97	14
Service charges on domestic deposit accounts	1.38	3.45	20	1.44	3.19	20	1.21	3.27	18	1.37	3.27	20	1.65	3.88	22
Trading revenue	0	0.45	56	0	0.72	45	0	0.62	48	0.12	1.28	48	0.10	1.18	44
Investment banking fees and commissions	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.24	1.38	45	0.29	0.55	58	0.28	0.60	56	0.32	0.01	76	0.39	0.28	72
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.67	1.51	45	0.50	3.83	23	0.55	3.30	26	1.30	3.92	39	1.41	1.86	51
Other non-interest income	3.91	9.09	16	4.78	9.26	22	4.81	9.27	21	3.24	9.65	7	2.15	10.04	4
Overhead less non-interest income	39.18	32.73	69	39.64	29.94	75	38.10	30.52	73	54.13	31.93	91	48.49	31.06	93
Applicable income taxes / Pretax net operating income (tax equivalent)	25.60	21.22	85	25.45	21.54	88	25.87	21.18	92	16.21	18.63	31	26.41	20.56	89
Applicable income tax + TE / Pretax net operating income + TE	27.77	23.38	87	27.13	23.10	87	27.30	22.67	89	20.12	21.18	31	27.31	23.23	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	12,591,388	11,529,207	12,004,979	11,076,595	6,791,676	9.21	235.79
Commercial and industrial loans	1,625,387	1,523,391	1,631,217	1,727,771	1,716,794	6.70	61.30
Loans to individuals	3,041	5,286	4,238	5,703	49,099	-42.47	-52.31
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	71,904	67,914	51,241	100,498	128,302	5.88	-27.26
Other loans and leases	811,668	475,467	616,834	328,559	38,112	70.71	29329.59
Less: Unearned income	51,087	0	0	0	0		
Loans and leases, net of unearned income	15,052,301	13,601,265	14,308,509	13,239,126	8,723,983	10.67	209.37
Less: Allowance for loan and lease losses	196,075	232,774	197,752	268,018	35,698	-15.77	682.58
Net loans and leases	14,856,226	13,368,491	14,110,757	12,971,108	8,688,285	11.13	206.92
Debt securities that reprice or mature in over 1 year	3,595,173	4,392,208	4,455,486	3,756,771	1,375,912	-18.15	474.33
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	18,451,399	17,760,699	18,566,243	16,727,879	10,064,197	3.89	237.54
Interest-bearing bank balances	841,282	425,767	223,769	748,182	193,711	97.59	326.86
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	474,688	114,172	200,074	198,076	30,310	315.77	459.41
Trading assets	7,982	6,712	5,226	12,053	2,103	18.92	578.16
Total earning assets	19,775,351	18,307,350	18,995,312	17,686,190	10,290,321	8.02	243.92
Non-interest-bearing cash and due from depository institutions	133,732	208,829	83,150	135,429	135,847	-35.96	274.75
Premises, fixed assets, and leases	124,939	141,453	135,916	154,974	102,178	-11.67	175.55
Other real estate owned	0	0	0	0	441		-100.00
Investment in unconsolidated subsidiaries	0	403	0	403	403	-100.00	-100.00
Intangible and other assets	1,960,006	1,871,451	1,880,073	1,759,548	1,246,822	4.73	222.30
Total assets	21,993,919	20,529,486	21,094,429	19,736,544	11,776,012	7.13	241.49
Quarterly average assets	21,886,762	20,280,922	20,876,716	19,999,289	11,539,809	7.92	243.62
Average loans and leases (YTD)	14,646,282	13,155,291	13,494,165	11,808,303	8,768,957	11.33	260.24
Memoranda							
Loans held-for-sale	2,957	4,714	10,869	601	1,672	-37.27	-56.77
Loans not held-for-sale	15,049,344	13,596,551	14,297,640	13,238,525	8,722,311	10.69	209.75
Real estate loans secured by 1-4 family	621,342	449,664	518,389	279,945	313,228	38.18	69.45
Commercial real estate loans	11,792,033	10,908,525	11,303,038	10,623,788	6,292,574	8.10	263.22
Construction and land development	342,074	296,451	288,889	366,419	441,982	15.39	2.43
Multifamily	5,615,829	5,241,095	5,478,046	5,174,191	1,590,435	7.15	645.06
Nonfarm nonresidential	5,834,130	5,370,979	5,536,103	5,083,178	4,260,157	8.62	170.25
Real estate loans secured by farmland	178,013	171,018	183,552	172,862	185,874	4.09	30.31
Total investment securities	4,069,861	4,506,380	4,655,560	3,954,847	1,406,222	-9.69	472.55
U.S. Treasury securities	33,360	111,808	57,866	32,533	63,555	-70.16	
US agency securities (excluding mortgage-backed securities)	412,295	555,167	432,135	690,386	246,358	-25.73	648.66
Municipal securities	1,148,411	1,379,473	1,458,257	1,446,019	397,298	-16.75	355.58
Mortgage-backed securities	1,654,797	2,099,995	2,251,932	1,368,993	545,934	-21.20	375.28
Asset-backed securities	250,121	0	0	0	0		
Other debt securities	570,877	359,937	455,370	416,916	153,077	58.60	928.37
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,679,070	4,487,447	4,273,864	3,931,115	1,368,384	-40.30	281.05
U.S. Treasury securities	33,360	111,808	57,866	32,533	63,555	-70.16	
US agency securities (excluding mortgage-backed securities)	412,295	555,167	432,135	690,386	246,358	-25.73	648.66
Municipal securities	0	1,379,473	1,089,913	1,446,019	397,298	-100.00	-100.00
Mortgage-backed securities	1,413,879	2,082,617	2,240,089	1,346,869	509,820	-32.11	313.92
Asset-backed securities	250,121	0	0	0	0		
Other debt securities	569,415	358,382	453,861	415,308	151,353	58.88	947.70
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-234,290	887	2,727	1,281	922		
Available-for-sale securities appreciation (depreciation)	-229,441	37,098	-4,725	84,382	30,124		
Structured notes, fair value	9,512	10,399	10,335	0	0	-8.53	
Pledged securities	87,297	134,583	130,699	147,257	125,657	-35.14	-67.40

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,957,202	6,790,303	6,776,956	6,031,300	3,872,228	2.46	282.33
NOW, ATS and transaction accounts	4,149,432	3,103,343	3,493,331	2,913,260	586,019	33.71	1181.41
Time deposits less brokered deposits < \$250K	510,214	666,508	559,458	792,425	486,139	-23.45	348.15
MMDA and other savings accounts	5,545,230	5,883,672	5,806,726	5,662,969	3,406,988	-5.75	176.41
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	17,162,078	16,443,826	16,636,471	15,399,954	8,351,374	4.37	302.54
Time deposits of \$250K or more	342,419	587,640	493,262	673,881	473,265	-41.73	-19.13
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	200,000	0	558,000	10,000	491,000		-27.27
Other borrowings w/remaining maturity over 1 year	400,000	0	0	21,000	26,026		461.78
Brokered deposits < \$250K	603,000	5,550	5,553	160,536	88,438	10764.86	124.02
Noncore funding	1,545,419	593,190	1,056,815	865,417	1,078,729	160.53	41.80
Trading liabilities	7,984	6,716	5,230	12,066	2,103	18.88	578.33
Subordinated notes and debentures + trust preferred securities	330,886	476,622	330,567	501,511	215,145	-30.58	314.64
Other liabilities	192,333	195,713	179,035	210,947	116,067	-1.73	312.88
Total liabilities	19,238,700	17,716,067	18,208,118	16,989,895	9,763,418	8.59	251.01
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	933	931	929	931	586	0.21	135.61
Common surplus	2,353,361	2,352,112	2,351,294	2,354,871	1,594,434	0.05	188.64
Retained earnings	615,943	433,852	541,950	330,555	396,051	41.97	337.63
Accumulated other comprehensive income	-215,018	26,524	-7,862	60,292	21,523		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,755,219	2,813,419	2,886,311	2,746,649	2,012,594	-2.07	187.08
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,755,219	2,813,419	2,886,311	2,746,649	2,012,594	-2.07	187.08
Total liabilities and capital	21,993,919	20,529,486	21,094,429	19,736,544	11,776,012	7.13	241.49
Memoranda							
Non-interest-bearing deposits	6,957,202	6,790,303	6,776,956	6,031,300	3,872,228	2.46	282.33
Interest-bearing deposits	11,150,295	10,246,713	10,358,330	10,203,071	5,040,849	8.82	255.51
Total deposits	18,107,497	17,037,016	17,135,286	16,234,371	8,913,077	6.28	265.36
Long-term debt that reprices within 1 year	0	138,201	0	0	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,886,311	2,746,649	2,746,649	2,012,594	1,969,697		
Accounting restatements	0	0	0	-45,625	0		
Net income	136,707	164,970	339,889	60,351	159,718		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,826	-4,911	-10,186	10,858	-90,078		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	749,603	0		
Less: Dividends declared	62,469	59,521	121,887	79,901	53,867		
Change in other comprehensive income	-207,156	-33,768	-68,154	38,769	27,124		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,755,219	2,813,419	2,886,311	2,746,649	2,012,594		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	57.25	38.78	82	56.16	36.32	88	56.91	36.25	87	56.12	36.22	88	57.67	37.78	86
Commercial and industrial loans	7.39	11.05	33	7.42	12.25	20	7.73	10.76	38	8.75	13.52	25	14.58	12.02	63
Loans to individuals	0.01	3.52	3	0.03	3.48	8	0.02	3.36	6	0.03	3.40	7	0.42	4.20	20
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.33	0.19	75	0.33	0.21	76	0.24	0.18	72	0.51	0.19	83	1.09	0.24	89
Other loans and leases	3.69	4.45	54	2.32	4.22	36	2.92	4.47	48	1.66	4.63	24	0.32	5.01	4
Net loans and leases	67.55	61.60	66	65.12	59.81	66	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
Debt securities over 1 year	16.35	19.46	39	21.39	17.61	64	21.12	19.46	61	19.03	15.55	67	11.68	14.60	32
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	83.89	82.34	45	86.51	78.32	85	88.01	79.22	88	84.76	78.16	71	85.46	79.65	65
Interest-bearing bank balances	3.83	4.59	52	2.07	9.11	9	1.06	8.50	6	3.79	7.51	25	1.64	3.06	41
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.16	1.68	68	0.56	1.53	32	0.95	1.56	47	1	1.68	43	0.26	1.91	19
Trading assets	0.04	0.55	50	0.03	0.60	43	0.02	0.49	44	0.06	1.01	40	0.02	1.19	34
Total earning assets	89.91	90.95	39	89.18	91.43	22	90.05	91.77	32	89.61	91.05	28	87.38	89.53	26
Non-interest cash and due from depository institutions	0.61	1.01	16	1.02	1.01	48	0.39	0.82	16	0.69	1.07	20	1.15	1.14	50
Other real estate owned	0	0.01	11	0	0.02	6	0	0.01	9	0	0.02	4	0	0.03	23
All other assets	9.48	7.97	68	9.81	7.50	78	9.56	7.35	77	9.70	7.82	75	11.46	9.27	76
Memoranda															
Short-term investments	5.98	7.68	46	2.63	12.01	6	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23
U.S. Treasury securities	0.15	1.96	27	0.54	1.08	60	0.27	1.47	38	0.16	0.84	55	0.54	1.03	62
US agency securities (excluding mortgage-backed securities)	1.87	0.84	80	2.70	0.77	87	2.05	0.82	80	3.50	0.63	92	2.09	0.54	88
Municipal securities	5.22	1.75	86	6.72	1.72	91	6.91	1.73	93	7.33	1.69	93	3.37	1.34	82
Mortgage-backed securities	7.52	13.68	23	10.23	12.97	40	10.68	14.14	38	6.94	11.75	25	4.64	11.44	14
Asset-backed securities	1.14	0.68	73	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	2.60	0.52	93	1.75	0.52	84	2.16	0.53	91	2.11	0.42	93	1.30	0.39	85
Loans held-for-sale	0.01	0.35	28	0.02	0.42	27	0.05	0.55	35	0	0.52	16	0.01	0.39	23
Loans held for investment	68.43	61.41	67	66.23	59.85	70	67.78	58.06	76	67.08	61.72	62	74.07	63.50	80
Real estate loans secured by 1-4 family	2.83	12.26	9	2.19	11.69	11	2.46	11.46	9	1.42	11.91	9	2.66	13.29	13
Revolving	0.34	1.49	24	0.28	1.45	21	0.36	1.42	25	0.25	1.66	20	0.58	2.07	29
Closed-end, secured by first liens	2.45	10.40	12	1.85	9.84	11	2.06	9.67	12	1.13	9.81	10	1.98	10.69	13
Closed-end, secured by junior liens	0.04	0.18	29	0.05	0.20	26	0.04	0.17	29	0.05	0.22	24	0.09	0.28	34
Commercial real estate loans	53.61	24.34	96	53.14	22.48	96	53.58	22.69	96	53.83	22.22	97	53.44	22.23	97
Construction and land development	1.56	3.75	31	1.44	3.35	28	1.37	3.34	27	1.86	3.40	35	3.75	3.44	59
Multifamily	25.53	3.69	96	25.53	3.31	96	25.97	3.57	96	26.22	3.12	97	13.51	3.01	93
Nonfarm nonresidential	26.53	15.50	83	26.16	14.81	88	26.24	14.57	87	25.76	14.72	86	36.18	14.69	96
Real estate loans secured by farmland	0.81	0.35	79	0.83	0.34	79	0.87	0.30	83	0.88	0.33	81	1.58	0.36	88

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	83.65	62.08	86	84.77	59.66	91	83.90	61.05	87	83.67	57.15	93	77.85	57.46	81
Real estate loans secured by 1-4 family	4.13	20.31	8	3.31	19.82	9	3.62	19.86	9	2.11	19.43	8	3.59	20.75	10
Revolving	0.49	2.40	21	0.43	2.42	19	0.53	2.43	22	0.37	2.64	20	0.79	3.15	26
Closed-end	3.64	17.67	9	2.88	17.22	9	3.09	17.24	9	1.75	16.59	7	2.80	17.39	10
Commercial real estate loans	78.34	38.23	96	80.20	36.54	98	79	37.86	97	80.25	34.63	98	72.13	33.52	97
Construction and land development	2.27	5.97	28	2.18	5.50	26	2.02	5.65	23	2.77	5.26	31	5.07	5.09	57
1-4 family	0.95	1.34	54	0.81	1.11	56	0.62	1.18	49	0.95	0.93	59	2.03	0.94	77
Other	1.33	4.56	21	1.37	4.33	18	1.39	4.40	19	1.82	4.19	25	3.03	4.02	46
Multifamily	37.31	5.72	96	38.53	5.34	98	38.29	5.78	97	39.08	4.96	98	18.23	4.69	93
Nonfarm nonresidential	38.76	24.64	79	39.49	24.14	85	38.69	24.56	79	38.40	22.93	88	48.83	22.15	96
Owner-occupied	18.84	8.28	91	17.47	8.14	90	18.05	8.29	90	17.75	7.68	94	23.84	7.72	97
Other	19.92	16.13	65	22.02	15.71	73	20.64	15.94	67	20.64	14.95	71	24.99	14.34	85
Real estate loans secured by farmland	1.18	0.59	79	1.26	0.59	80	1.28	0.54	82	1.31	0.54	81	2.13	0.55	84
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	10.80	18.46	24	11.20	20.98	15	11.40	18.86	24	13.05	22.17	17	19.68	19.53	57
Loans to individuals	0.02	6.27	3	0.04	6.28	7	0.03	6.24	6	0.04	6.13	7	0.56	7.13	17
Credit card loans	0	0.53	45	0	0.51	46	0	0.53	47	0	0.65	46	0	0.81	44
Agricultural loans	0.48	0.32	73	0.50	0.37	74	0.36	0.34	70	0.76	0.32	82	1.47	0.37	89
Other loans and leases	5.39	8.30	51	3.50	8.03	33	4.31	8.75	41	2.48	9.09	24	0.44	9.85	3
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	567.43	407.54	80	559.88	383.17	86	560.86	391.81	81	556.68	381.27	83	585.77	391.26	83
Real estate loans secured by 1-4 family	28	130.40	8	21.84	124.52	8	24.22	126.06	8	14.07	125.03	8	27.02	138.18	10
Revolving	3.34	15.55	21	2.81	15.53	20	3.53	15.44	23	2.45	17.42	20	5.92	21.26	28
Closed-end	24.66	113.22	11	19.03	107.53	8	20.69	108.85	10	11.62	106.14	8	21.10	115.20	10
Commercial real estate loans	531.41	254.23	93	529.74	238.21	97	528.06	245.88	95	533.92	234.65	97	542.73	229.44	96
Construction and land development	15.42	38.88	29	14.40	35.52	28	13.50	35.95	26	18.42	35.62	34	38.12	34.95	57
1-4 family	6.42	8.60	53	5.34	7.06	54	4.17	7.42	51	6.31	6.34	59	15.30	6.61	79
Other	9	29.76	22	9.05	28.07	22	9.32	28.11	23	12.11	28.16	29	22.82	27.32	46
Multifamily	253.08	39.14	96	254.52	34.78	96	255.93	38.66	95	260.04	32.74	97	137.17	31.04	92
Nonfarm nonresidential	262.91	162.28	85	260.82	157.17	85	258.64	158.05	85	255.46	155.06	85	367.43	152.10	96
Owner-occupied	127.82	54.20	93	115.36	52.65	91	120.69	52.99	91	118.12	52.37	92	179.40	53.07	98
Other	135.09	106.54	64	145.46	102.08	68	137.95	102.54	70	137.35	100.54	67	188.03	97.41	91
Real estate loans secured by farmland	8.02	3.62	79	8.30	3.59	78	8.58	3.22	82	8.69	3.44	79	16.03	3.60	88
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	73.25	115.10	33	73.98	127.07	22	76.21	114.45	36	86.83	139.91	24	148.07	122.02	64
Loans to individuals	0.14	35.52	3	0.26	35.29	6	0.20	34.55	6	0.29	37.47	7	4.23	43.51	22
Credit card loans	0	2.76	46	0	2.61	47	0	2.77	47	0	3.30	46	0	4.34	45
Agricultural loans	3.24	1.81	75	3.30	2.01	75	2.39	1.86	73	5.05	1.88	81	11.07	2.18	89
Other loans and leases	36.58	50.19	53	23.09	46.75	33	28.82	51.06	43	16.51	49.54	26	3.29	52.44	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	59.80	30.64	96	63.09	28.84	97	61.29	30.07	96	62.66	27.32	98	48.35	26.45	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	405.62	203.71	89	416.68	187.37	93	409.69	195.33	93	416.93	183.76	95	363.79	178.57	92
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	533.44	261.50	93	532.04	244.59	97	530.38	252.85	94	535.05	240.85	97	543.19	236.10	96

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.98	7.68	46	2.63	12.01	6	2.01	11.47	4	4.79	11.17	21	1.90	7.63	23
Liquid assets	14.02	25.39	21	16.60	28.17	19	14.48	29.03	16	15.14	26.22	20	10.08	22.44	11
Investment securities	18.50	21.68	43	21.95	19.64	58	22.07	21.63	54	20.04	17.85	62	11.94	16.99	26
Net loans and leases	67.55	61.60	66	65.12	59.81	66	66.89	58.67	73	65.72	61.58	58	73.78	63.77	74
Net loans, leases and standby letters of credit	67.74	62.44	66	65.35	60.62	65	67.10	59.49	72	65.92	62.48	58	73.93	64.84	73
Core deposits	78.03	75.64	46	80.10	74.75	65	78.87	75.71	49	78.03	70.67	65	70.92	63.09	61
Noncore funding	7.03	10.86	43	2.89	10.89	12	5.01	10.30	32	4.38	14.13	15	9.16	19.36	24
Time deposits of \$250K or more	1.56	1.54	63	2.86	1.81	78	2.34	1.58	77	3.41	2.11	78	4.02	2.94	69
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.91	1.63	48	0	0.99	12	2.65	1	83	0.05	1.24	29	4.17	3.01	66
Earning assets that reprice within 1 year	16.76	36.16	9	9.66	38.93	0	10.28	37.37	0	22.07	39.38	13	25.50	39.29	12
Interest-bearing liabilities that reprice within 1 year	6.34	6.49	69	5.74	7.04	50	4.66	6.39	48	7.67	8.20	62	8.06	10.19	41
Long-term debt that reprices within 1 year	0	0.28	32	0.67	0.26	82	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	10.42	28.22	12	3.25	30.25	3	5.61	29.65	6	14.40	29.11	18	17.44	26.63	24
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.24	3.09	49	0.30	-1.82	62	3.41	-2.33	67	-0.48	3.20	43	8.49	14.45	32
Net short-term noncore funding dependence	-1.01	-1.79	47	0.18	-8.21	77	3.31	-7.71	82	-0.79	-4.76	62	7.77	3.38	59
Short-term investment / Short-term noncore funding	116.51	166.36	50	94.47	284.81	21	40.80	273.46	8	116.19	184.19	40	22.27	77.77	30
Liquid assets - short-term noncore funding / Nonliquid assets	10.33	28.61	27	16.57	34.02	25	11.17	36.68	19	12.98	28.18	29	1.72	16.97	22
Net loans and leases / Total deposits	82.04	76.80	60	78.47	74.66	61	82.35	72.79	72	79.90	79.43	53	97.48	90.31	72
Net loans and leases / Core deposits	86.56	82.80	61	81.30	81.17	54	84.82	78.25	63	84.23	88.34	47	104.03	103.93	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.27	-6.37	23	0.05	0.84	29	0.14	0.12	54	0.07	1.57	21	0.08	0.72	26
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.04	-13.54	59	1.94	1.94	61	-0.23	-0.25	49	4.66	4.31	62	2.68	1.36	81
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.29	70	0.02	0.01	70	0.02	-0.02	84		0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	34.17	23.58	64	0.42	13.42	34	8.20	14.28	47	0.60	11.38	39	2.69	12.67	45
Available-for-sale securities	65.83	74.56	35	99.58	84.66	74	91.80	83.77	54	99.40	87.23	71	97.31	85.40	59
U.S. Treasury securities	0.82	9.26	24	2.48	5.52	59	1.24	6.70	41	0.82	4.72	50	4.52	6.15	60
US agency securities (excluding mortgage-backed securities)	10.13	4.02	81	12.32	4.50	83	9.28	4.12	78	17.46	4.01	89	17.52	3.49	91
Municipal securities	28.22	8	90	30.61	8.87	90	31.32	8.22	90	36.56	9.83	90	28.25	7.75	90
Mortgage-backed securities	40.66	63.23	16	46.60	66.59	18	48.37	66.54	19	34.62	66.64	10	38.82	67.43	12
Asset-backed securities	6.15	3.36	74	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	14.03	3.01	91	7.99	3.17	81	9.78	3.08	87	10.54	3.01	87	10.89	2.94	86
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	11.66	8.89	68	2.53	8.69	26	4.30	7.78	47	5.01	10.55	31	2.16	11.86	14
Debt securities 1 to 5 years	12.41	20.02	36	13.10	17.05	46	12.25	18.25	43	17.29	17.03	53	15.45	17.94	56
Debt securities over 5 years	75.92	68.75	54	84.37	72.17	67	83.45	71.11	69	77.71	69.86	57	82.39	66.02	64
Pledged securities	2.14	30.80	6	2.99	33.87	7	2.81	32.26	9	3.72	35.67	11	8.94	30.57	20
Structured notes, fair value	0.23	0.15	84	0.23	0.03	90	0.22	0.11	87	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	143.73	-31.70	97	-59.24	51.37	0	-55.21	27.98	2	322.40	183.32	76	-6.88	26.69	26
Investment securities	-9.69	21.19	6	90.25	33.34	88	17.72	31.36	42	181.24	23.62	97	22.45	11.75	77
Core deposits	4.37	9.58	42	3.80	16.88	7	8.03	16.94	18	84.40	26.88	95	9.61	11.23	59
Noncore funding	160.53	10.50	95	-50.45	-23.76	17	22.12	-14.79	89	-19.77	-12.18	41	-37.30	6.59	3

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	2,829,446	2,297,760	2,464,656	1,908,479	1,561,632
Commit: Secured commercial real estate loans	948,375	571,771	605,712	319,667	347,271
Commit: Unsecured real estate loans	112,126	65,601	92,732	41,898	6,810
Credit card lines (reported semiannually, June/Dec)	1,513	1,544	1,532	1,545	1,541
Securities underwriting	0	0	0	0	0
Standby letters of credit	43,488	47,504	43,255	38,771	18,060
Commercial and similar letters of credit	0	100	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,438,297	274,308	1,464,113	290,361	152,628
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.86	24.48	11	11.19	22.45	9	11.68	22.78	11	9.67	22.01	8	13.26	23.52	15
Standby letters of credit	0.20	0.66	22	0.23	0.67	21	0.21	0.65	21	0.20	0.71	17	0.15	0.84	12
Commercial and similar letters of credit	0	0.02	21	0	0.02	43	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	6.54	44.65	24	1.34	49.75	9	6.94	46.30	25	1.47	48.62	6	1.30	68.47	8
Interest rate contracts	6.54	32.11	27	1.34	35.96	9	6.94	32.46	27	1.47	34.36	6	1.30	47.31	8
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	6.54	21.90	33	1.34	20.67	15	6.94	20.49	33	1.47	20.83	14	1.30	28.86	11
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.32	46.07	8	17.47	42.93	9	18.26	44.98	9	16.16	42.82	7	17.81	45.53	11

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,438,297	274,308	1,464,113	290,361	152,628
Interest rate contracts	1,438,297	274,308	1,464,113	290,361	152,628
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,438,297	274,308	1,464,113	290,361	152,628
Held for trading	238,297	274,308	264,113	290,361	152,628
Interest rate contracts	238,297	274,308	264,113	290,361	152,628
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,200,000	0	1,200,000	0	0
Interest rate contracts	1,200,000	0	1,200,000	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,438,297	274,308	1,464,113	290,361	152,628
One year or less	1,240,966	0	300,000	0	0
Over 1 year to 5 years	37,831	21,254	937,425	18,848	19,358
Over 5 years	159,500	253,054	226,688	271,513	133,270
Gross negative fair value (absolute value)	7,984	6,716	5,263	12,066	2,103
Gross positive fair value	59,255	6,712	10,100	12,053	2,103
Held for trading	7,982	6,712	5,226	12,053	2,103
Non-traded	51,273	0	4,874	0	0
Current credit exposure on risk-based capital derivative contracts	59,254	6,712	10,100	12,053	2,103
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.42	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.97	95	100	71.23	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading															
Interest rate contracts	16.57	37.98	50	100	40.60	96	18.04	40.42	46	100	43.53	96	100	44.16	97
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	83.43	62.02	50	0	59.40	3	81.96	59.58	53	0	56.47	3	0	55.84	2
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	86.28	31.78	87	0	28.05	3	20.49	27.56	53	0	32.05	4	0	32.17	2
Over 1 year to 5 years	2.63	24.76	16	7.75	26.03	19	64.03	27.01	94	6.49	27.06	17	12.68	30.45	27
Over 5 years	11.09	27.14	33	92.25	30.08	99	15.48	29.89	36	93.51	29.56	98	87.32	28.09	95
Gross negative fair value (absolute value)	0.56	1.56	20	2.45	1.25	80	0.36	0.98	21	4.16	1.55	93	1.38	0.83	77
Gross positive fair value	4.12	1.74	90	2.45	1.68	79	0.69	1.34	17	4.15	2.23	92	1.38	1.19	59
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	24	0	0.05	21	0	0.04	20	0.01	0.07	24	0	0.06	15
Gross positive fair value (X)	0.03	0.08	54	0	0.07	14	0.01	0.05	19	0.01	0.09	17	0	0.07	14
Held for trading (X)	0	0.06	53	0	0.05	46	0	0.04	47	0.01	0.07	42	0	0.06	41
Non-traded (X)	0.02	0.02	76	0	0.01	5	0	0.01	39	0	0.02	4	0	0.01	5
Current credit exposure (X)	0.03	0.04	64	0	0.05	21	0.01	0.04	25	0.01	0.06	25	0	0.05	19
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.54	64	0.04	0.63	22	0.06	0.46	24	0.08	0.85	25	0.02	0.73	18

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	197,752	268,018	268,018	35,698	36,072
Gross losses	8,130	5,242	8,616	19,858	7,853
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,389
Recoveries	2,439	2,814	5,419	2,988	344
Net losses	5,691	2,428	3,197	16,870	7,509
Provision for loan and lease losses	4,014	-32,816	-67,069	172,262	7,135
Adjustments	0	0	0	76,928	0
Ending balance	196,075	232,774	197,752	268,018	35,698
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.08	42	-0.33	-0.14	16	-0.33	-0.09	9	1.03	0.51	89	0.06	0.15	27
Provision for loan and lease losses / Average loans and leases	0.05	0.14	39	-0.50	-0.25	25	-0.50	-0.16	12	1.46	0.82	85	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses	70.53	198.72	40	-1,351.57	77.32	6	-2,097.87	-105.48	4	1,021.11	487.86	85	95.02	130.58	23
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	1.17	67	1.71	1.39	76	1.38	1.23	70	2.02	1.58	78	0.41	0.83	14
Allowance for loan and lease losses / Total loans and leases	1.30	1.15	67	1.71	1.37	77	1.38	1.20	71	2.02	1.55	79	0.41	0.81	15
Allowance for loan and lease losses / Net loans and leases losses (X)	17.23	28.67	55	47.94	15.27	89	61.86	21.39	87	15.89	11.58	76	4.75	8.03	50
Allowance for loan and lease losses / Nonaccrual assets	441.16	413.77	68	676.92	318.67	89	632.34	364.13	84	917.59	299.17	92	418.65	218.72	84
ALLL / 90+ days past due + nonaccrual loans and leases	441.16	319.24	75	676.92	260.68	92	632.34	287.08	87	917.59	244.34	98	418.65	151.73	91
Gross loan and lease losses / Average loans and leases	0.11	0.16	52	0.08	0.22	24	0.06	0.19	21	0.17	0.34	37	0.09	0.28	25
Recoveries / Average loans and leases	0.03	0.07	26	0.04	0.08	38	0.04	0.08	32	0.03	0.07	21	0	0.08	7
Net losses / Average loans and leases	0.08	0.08	60	0.04	0.13	28	0.02	0.11	28	0.14	0.27	41	0.09	0.21	35
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0.02	0	92
Recoveries / Prior year-end losses	28.31	23.25	68	14.17	16.12	54	27.29	34.67	47	38.05	33.98	68	17.60	36.22	19
Earnings coverage of net loan and lease losses (X)	33.24	-9.51	63	78.15	4.52	87	123.16	39.72	83	14.51	22.91	57	29.95	24.40	70

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	72	0.01	0.03	54	0	0.02	47	0.05	0.04	64	0.04	0.01	76
Real estate loans secured by 1-4 family	-0.01	-0.02	48	-0.01	-0.01	44	-0.01	-0.02	42	0.22	0.01	95	-0.01	0.01	28
Revolving	0	-0.08	75	0.21	-0.05	96	0.07	-0.07	92	0.22	0.01	90	0	0.02	43
Closed-end	-0.01	-0.02	44	-0.04	-0.01	18	-0.03	-0.01	25	0.22	0	96	-0.01	0	24
Commercial real estate loans	0	0	69	0.01	0.05	49	0	0.04	42	0.05	0.07	55	0.04	0.01	77
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0.15	0	92	0	-0.01	60
1-4 family	0	0	60	0	0	57	0	0	57	0.15	0	97	0	0	55
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	68	0.01	0.07	52	0.01	0.05	44	0.09	0.11	62	0.06	0.02	81
Owner-occupied	0	0	37	0	0.01	24	0	0.01	25	0.06	0.02	82	0.04	0.01	87
Other	0	0	75	0.02	0.06	62	0.01	0.04	54	0.03	0.08	52	0.02	0.01	78
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.70	0.10	95	0.22	0.20	58	0.16	0.17	54	0.63	0.47	71	0.29	0.37	50
Loans to individuals	0.13	0.65	16		0.78			0.71		0.25	1.13	14	0.03	1.17	4
Credit card loans	0	1.99	8	0	2.18	8	0	1.84	6	0	2.92	9	0	3.11	7
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0.22	0.19	76	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	15	0.16	0.08	76	0.05	0.10	60	0.06	0.15	56	-0.01	0.15	8

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	6,832	290	1,395	1,301	12,664
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	44,445	34,387	31,273	29,209	8,527
Total past due and nonaccrual loans and leases	51,277	34,677	32,668	30,510	21,191
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	16,647	17,848	17,277	0	0
Total restructured loans and leases	16,647	17,848	17,277	0	0
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	3,034
Other real estate owned	0	0	0	0	441
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.05	0.32	6	0	0.27	0	0.01	0.32	2	0.01	0.39	1	0.15	0.43	15
90+ days past due loans and leases	0	0.09	10	0	0.10	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.30	0.38	40	0.25	0.58	17	0.22	0.46	20	0.22	0.66	10	0.10	0.51	7
90+ days past due and nonaccrual loans and leases	0.30	0.53	31	0.25	0.73	13	0.22	0.62	15	0.22	0.85	5	0.10	0.71	3
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.11	0.09	66	0.13	0.12	57	0.12	0.10	61	0	0.13	3	0	0.14	4
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.05	0.32	6	0	0.27	0	0.01	0.32	2	0.01	0.40	1	0.15	0.43	15
90+ days past due assets	0	0.10	9	0	0.10	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.30	0.39	40	0.25	0.59	17	0.22	0.47	20	0.22	0.67	10	0.10	0.53	6
30+ days past due and nonaccrual assets	0.34	0.88	18	0.25	1.04	6	0.23	0.97	6	0.23	1.29	2	0.24	1.19	3
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.32	34	0.17	0.43	15	0.15	0.36	19	0.15	0.52	10	0.07	0.44	7
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.34	29	0.17	0.46	12	0.15	0.37	16	0.15	0.55	9	0.08	0.48	6
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.20	0.38	27	0.17	0.52	12	0.15	0.41	12	0.15	0.60	9	0.10	0.53	8
Allowance for loan and lease losses	22.67	57.44	16	14.77	67.93	5	15.81	62.64	6	10.90	66.66	1	33.62	115.41	10
Equity capital + allowance for loan and lease losses	1.51	3.52	21	1.13	4.43	9	1.01	3.60	9	0.97	4.97	6	0.59	4.28	6
Tier 1 capital + allowance for loan and lease losses	1.95	3.97	25	1.61	5.28	9	1.41	4.30	10	1.40	6.05	6	1.04	5.65	7
Loans and leases + other real estate owned	0.30	0.63	24	0.25	0.88	9	0.22	0.71	9	0.22	0.97	5	0.14	0.85	3

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.26	15	0	0.24	5	0.01	0.26	4	0	0.39	3	0.03	0.38	8
90+ days past due	0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	0.20	0.45	25	0.16	0.65	11	0.14	0.52	16	0.10	0.76	9	0.04	0.46	6
Commercial and industrial															
30–89 days past due	0.03	0.28	12	0.01	0.17	8	0	0.24	6	0.04	0.23	14	0.61	0.31	83
90+ days past due	0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	1.20	0.46	88	1.01	0.64	76	0.88	0.57	76	1.04	0.75	73	0.34	0.83	25
Individuals															
30–89 days past due	0	0.70	5	0	0.55	4	0	0.63	6	0.02	0.83	10	0.02	0.83	13
90+ days past due	0	0.07	19	0	0.07	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0.01			0			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0	0.11	20	0	0.11	18	0.01	0.12	46	0.05	0.18	51	0	0.20	14
90+ days past due	0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0	0.39	1	0.04	0.35	8	0	0.46	1	0	0.65	1	0	0.67	2
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0	0.61	2	0.07	0.82	6	0	0.71	3	0.01	0.89	2	0.13	0.73	9
Revolving	30-89 days past due	0	0.26	7	0	0.29	6	0	0.28	9	0	0.48	5	0.02	0.45	11
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.01	1.15	9	0.44	1.05	38	0.01	1.18	13	0	1.13	5	0.53	1	43
Closed-end	30-89 days past due	0	0.42	3	0.05	0.36	12	0	0.49	1	0	0.65	1	0	0.70	1
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0	0.60	1	0.02	0.77	3	0	0.67	1	0.01	0.87	2	0.02	0.70	2
Junior lien	30-89 days past due	0	0.01	15	0	0.01	11	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	10	0.02	0.04	34	0	0.03	8	0.01	0.04	23	0.02	0.04	36
Commercial real estate	30-89 days past due	0.05	0.16	33	0	0.14	6	0.01	0.15	13	0	0.26	10	0.03	0.18	19
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.17	0.32	36	0.12	0.52	16	0.10	0.38	20	0.06	0.62	10	0.04	0.23	16
Construction and development	30-89 days past due	0	0.22	16	0	0.12	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.17	19	0	0.07	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0.02	0.07	63	0	0.09	44	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.16	0.07	82	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.11	0.13	56	0	0.14	7	0	0.13	6	0.01	0.23	16	0.05	0.14	26
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.19	0.39	37	0.25	0.66	27	0.21	0.45	33	0.12	0.80	10	0.06	0.28	14
Owner Occupied	30-89 days past due	0	0.04	11	0	0.04	10	0	0.04	10	0.01	0.07	25	0.02	0.07	25
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.14	13	0.01	0.25	12	0.01	0.17	17	0.04	0.27	15	0.02	0.16	19
Other	30-89 days past due	0.11	0.08	68	0	0.09	12	0	0.08	14	0	0.14	11	0.03	0.07	39
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.18	0.21	58	0.24	0.40	49	0.20	0.23	59	0.08	0.44	24	0.03	0.10	34
Farmland	30-89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	2.88	0.63	90	3.08	1.10	84	2.83	0.69	88	3.07	1.13	82	0	0.84	19
Credit card	30-89 days past due	0	1.02	4	0	0.63	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,354,294	2,353,043	2,352,223	2,355,802	1,595,020
Retained earnings	671,311	514,875	615,774	420,076	396,051
Accumulated other comprehensive income (AOCI)	-215,018	26,524	-7,862	60,292	21,523
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,810,587	2,894,442	2,960,135	2,836,170	2,012,594
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	947,291	960,439	951,459	964,598	874,886
Accumulated other comprehensive income-related adjustments	-215,018	26,524	-7,862	60,292	21,523
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,078,314	1,907,479	2,016,538	1,811,280	1,116,185
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,078,314	1,907,479	2,016,538	1,811,280	1,116,185
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	7,555
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	7,555
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	7,555
Tier 1 Capital	2,078,314	1,907,479	2,016,538	1,811,280	1,123,740
Tier 2 Capital					
Tier 2 capital instruments and related surplus	294,886	452,219	294,567	472,108	195,187
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	142,822	145,174	123,575	170,667	38,977
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	437,708	597,393	418,142	642,775	234,164
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	437,708	597,393	418,142	642,775	234,164
Exited advanced approach tier 2 capital					
Total capital	2,516,022	2,504,872	2,434,680	2,454,055	1,357,904
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	21,942,130	20,361,945	20,950,540	20,088,810	11,539,809
Less: Deductions from common equity tier 1 capital	947,291	960,439	951,459	964,598	874,886
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,994,839	19,401,506	19,999,081	19,124,212	10,664,923
Total risk-weighted assets	17,456,964	16,042,848	16,654,809	15,043,752	9,835,824
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.91	11.85	53	11.89	12.66	42	12.11	12.37	48	12.04	12.35	51	11.35	12.11	42
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.91	12.53	43	11.89	13.44	23	12.11	13.11	37	12.04	13.08	37	11.43	12.78	33
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.41	14.37	58	15.61	15.42	62	14.62	14.91	54	16.31	15.23	74	13.81	14.36	51
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.90	9.08	75	9.83	9.11	74	10.08	8.98	75	9.47	9.13	65	10.54	9.76	74
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	454,593	444,645	449,353	292,565	113,376	2.24	506.27

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.63			52.30			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.37			47.70			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.61			13.29			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.08			3.14			2.76			2.84			7.32	
Credit related premium income / Total premium income		34.56			30.92			32.99			38.23			34.91	
Other premium income / Total premium income		65.44			69.08			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		3,806.36			-395.05			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.99	12.13	81	20.78	11.54	87	20.29	12	83	14.07	11.03	59	9.78	11.51	45
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	8,689	30,266	27,612	0	0
Real estate loans	4,267	25,343	23,065	0	0
Commercial and industrial loans	4,422	4,923	4,547	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	48,727	0	19,921	22,221	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	57,416	30,266	47,533	22,221	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-71.29	11.61	9		-1.19			6.83			-2.40			22.48	
Total selected assets	89.70	18.50	86	34.77	3.19	85	113.91	9.48	92		2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	63,962	94,569	78,063	99,432	0	-32.36	
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	63,962	94,569	78,063	99,432	0	-32.36	
Retained credit exposure	50,901	50,901	50,901	50,901	0	0.00	
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	50,901	50,901	50,901	50,901	0	0.00	
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0.29	0.46	0.37	0.50	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0.29	0.46	0.37	0.50	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	3.61	2.86	3.08	1.73	
Home equity lines	0.49	0.42	0.53	0.37	
Credit card receivables	0	0	0	0	
Auto loans and other consumer loans	0.01	0.02	0.01	0.03	
Commercial and industrial loans	10.72	11.12	11.34	12.95	
All other loans and leases	85.18	85.57	85.05	84.92	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	79.58	53.82	65.21	51.19	
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	79.58	53.82	65.21	51.19	
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	2.45	2.67	2.52	2.81	0
Total retained credit exposure and asset sale credit exposure	2.45	2.67	2.52	2.81	0

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	0	0	0	0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	0	0	0	0	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.05	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Commercial and industrial loans	0.03	0.01	0	0.04	
All other loans and leases	0.05	0	0.01	0.01	
Total managed loans past due 30–89 days	0.05	0	0.01	0.01	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Total managed loans past due 90+ days	0	0	0	0	
Total Past Due Managed Assets	0.05	0	0.01	0.01	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.04	-0.03	0.22	
Home equity lines	0	0.21	0.07	0.22	
Credit card receivables	0	0	0	0	
Commercial and industrial loans	0.70	0.22	0.16	0.63	
All other loans and leases	0	0.01	0.01	0.05	
Net Losses on Managed Assets Percent of Total Managed Assets	0.08	0.04	0.02	0.13	

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	62,471	59,291	121,658	29,885	54,133	5.36	780787.50	
Dividends	62,469	59,287	121,653	29,874	54,118	5.37		
Interest	2	4	5	11	15	-50.00	-75.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	62,471	59,291	121,658	29,885	54,133	5.36	780787.50	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	4	4	11	36	-100.00	-100.00	
Total operating income	62,471	59,295	121,662	29,896	54,169	5.36	416373.33	
Operating Expenses								
Personnel expenses	2,572	1,911	3,776	3,205	3,106	34.59	81.38	
Interest expense	9,122	9,635	18,739	16,184	9,458	-5.32	329.47	
Other expenses	2,043	2,864	6,922	5,341	4,040	-28.67	-41.53	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	13,737	14,410	29,437	24,730	16,604	-4.67	95.24	
Income (loss) before taxes	48,734	44,885	92,225	5,166	37,565	8.58		
Applicable income taxes (credit)	-3,891	-4,332	-8,672	-6,734	-4,695			
Extraordinary items								
Income before undistributed income of subsidiaries	52,625	49,217	100,897	11,900	42,260	6.92		
Equity in undistributed income of subsidiaries	84,082	115,753	238,992	48,451	117,458	-27.36	200.35	
Bank subsidiaries	84,082	115,753	238,992	48,451	117,458	-27.36	200.35	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	136,707	164,970	339,889	60,351	159,718	-17.13	476.90	
Memoranda								
Bank net income	146,551	175,040	360,645	78,325	171,576	-16.28	423.49	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,072,105	99.29	3,100,221	98.12	3,194,399	98.89	3,017,286	2,217,903	-0.91	200.91
Common and preferred stock	3,072,105	99.29	3,100,221	98.12	3,194,399	98.89	3,017,286	2,217,903	-0.91	201.04
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries	0	0	403	0.01	0	0	403	403	-100.00	-100.00
Common and preferred stock	0	0	403	0.01	0	0	403	403	-100.00	-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	20,931	0.68	58,371	1.85	27,483	0.85	96,827	13,717	-64.14	6.63
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,099	0.04	763	0.02	8,294	0.26	897	827	44.04	1177.91
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,094,135	100.00	3,159,758	100.00	3,230,176	100.00	3,115,413	2,232,850	-2.08	197.12
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	8,000	0.25	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	330,886	10.69	330,248	10.45	330,567	10.23	355,039	207,187	0.19	459.56
Other liabilities	8,030	0.26	7,918	0.25	5,298	0.16	5,624	5,111	1.41	333.35
Balance due to subsidiaries and related institutions	0	0	8,173	0.26	0	0	8,101	7,958	-100.00	-100.00
Total liabilities	338,916	10.95	346,339	10.96	343,865	10.65	368,764	220,256	-2.14	315.07
Equity Capital	2,755,219	89.05	2,813,419	89.04	2,886,311	89.35	2,746,649	2,012,594	-2.07	187.08
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	933	0.03	931	0.03	929	0.03	931	586	0.21	135.61
Common surplus	2,353,361	76.06	2,352,112	74.44	2,351,294	72.79	2,354,871	1,594,434	0.05	188.64
Retained earnings	615,943	19.91	433,852	13.73	541,950	16.78	330,555	396,051	41.97	337.62
Accumulated other comprehensive income	-215,018	-6.95	26,524	0.84	-7,862	-0.24	60,292	21,523		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,094,135	100.00	3,159,758	100.00	3,230,176	100.00	3,115,413	2,232,850	-2.08	197.12
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	8,173	0.26	0	0	8,101	7,958	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	10,403	0.33	0	0	10,403	10,403	-100.00	-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	9.71	10.52	48	12	12.64	51	12.15	11.94	58	2.50	7.29	13	8	9.68	25
Bank net income / Average equity investment in banks.....	9.39	11.07	37	11.54	12.37	47	11.68	11.80	54	2.96	7.45	11	7.99	10.51	21
Nonbank net income / Average equity investment in nonbanks.....		10.05		0	13.40	16	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs.....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income.....	107.20	98.83	77	106.10	96.24	83	106.11	96.79	80	129.78	88.16	96	107.42	82.22	78
Nonbank net income / Parent net income.....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income.....		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	12.30	17.48	45	12.31	16.87	47	11.91	16.81	48	13.43	20.06	48	10.94	20.43	49
Total debt / Equity capital.....	12.01	12.15	61	11.74	11.60	62	11.73	11.71	65	12.93	14.41	63	10.29	14.31	60
Total debt + notes payable to subs that issued TPS / Equity capital.....	12.01	14.28	51	12.11	13.82	53	11.73	13.63	54	13.31	16.67	55	10.81	16.36	53
Total debt + Loans guaranteed for affiliate / Equity capital.....	12.01	12.21	60	11.74	11.69	61	11.73	11.77	64	12.93	14.68	62	10.29	14.56	59
Total debt / Equity capital – excess over fair value.....	12.01	12.27	61	11.74	11.71	62	11.73	11.81	65	12.93	14.52	63	10.29	14.51	60
Long-term debt / Equity capital.....	12.01	11.61	63	11.74	11.05	62	11.45	10.95	64	12.93	13.56	63	10.29	13.04	61
Short-term debt / Equity capital.....	0	0.43	39	0	0.48	41	0.28	0.57	77	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	45.27	39.62	53	69.29	39.10	77	100	39.86	95	67.95	34.67	78	85.91	28.44	95
Double Leverage															
Equity investment in subs / Equity capital.....	111.50	103.92	81	110.21	103.07	85	110.67	103.22	83	109.87	102.81	86	110.22	103.22	82
Total investment in subs / Equity capital.....	111.50	109.01	72	110.21	108.26	75	110.67	108.40	74	109.87	110.16	72	110.22	111.07	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	1.16	0.41	79	0.87	0.25	86	0.91	0.29	82	4.49	0.47	95	1.29	0.36	86
Equity investment in subs – equity cap / Net income-div (X).....	2.13	1.23	78	1.36	0.83	80	1.41	1.05	72		1.82		1.94	1.22	79
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	87.50	126.15	33	86.44	138.64	26	88	152.85	20	35.15	136.59	3	84.36	177.68	14
Cash from ops + noncash items + op expense / Op expense + dividend.....	112.83	116.54	53	98.71	130.64	34	90.15	154.48	20	38.73	147.24	4	96.96	190.27	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	91.82	92.87	42	61.70	103.17	32	64.52	98.54	22	179.57	134.08	78	101.29	116.34	35
Pretax operating income + interest expense / Interest expense.....	634.25	1,457.38	41	565.85	1,479.01	34	592.16	1,835.33	25	131.92	2,016.32	15	497.18	1,968.54	27
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	634.25	1,417.74	39	557.92	1,667.11	33	587.78	1,770.77	25	131.13	1,539.23	14	451.70	1,632.83	24
Dividends + interest from subsidiaries / Interest expense + dividends.....	87.26	140.52	31	85.74	153.06	28	86.51	174.12	18	31.10	150.43	4	85.48	210.80	11
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0.69	3.32	38	1.86	3.64	43	0.63	3.44	41	3.12	3.85	52	0.63	2.64	42
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual.....		0.76			0.96			0.92			1.03			0.54	
Total.....		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	118.71	82.17	80	120.94	78.46	83	120.80	66.37	87	671.44	81.10	97	127.47	57.84	90
Dividends declared / Net income	45.70	34	75	36.08	25.30	75	35.86	28.27	65	132.39	42.29	97	33.73	33.08	52
Net income – dividends / Average equity.....	5.28	7.04	37	7.67	9.64	40	7.79	8.62	45	-0.81	4.14	10	5.30	6.46	32
Percent of Dividends Paid															
Dividends from bank subsidiaries	100	128.25	40	99.61	139.49	36	99.81	155.92	26	37.39	132.17	20	100.47	178.13	26
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	100	168.66	32	99.61	193.08	27	99.81	203.53	17	37.39	174.85	8	100.47	260.40	14
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.63	43.08	47	33.87	36.56	47	33.73	45.96	33	38.14	60.28	30	31.54	66.55	21
Interest income from bank subsidiaries.....	0	0.13	54	0	0.11	52	0	0.11	52	0.01	0.36	51	0.01	0.54	45
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	42.63	46.71	44	33.87	38.35	46	33.73	51.33	30	38.16	62.88	29	31.55	69.36	18
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	65.33	89	99.99	67.82	90	99.99	74.16	89	99.93	69.76	88	99.91	67.32	91
Interest income from bank subsidiaries.....	0	0.78	48	0.01	0.39	50	0	0.23	50	0.04	0.63	49	0.03	0.80	45
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	75.26	86	99.99	81.78	88	100	83.13	88	99.96	82.20	84	99.93	78.80	86
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10	15		135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.16	13	2.47	28.31	31	0	26.38	13	2.28	27.08	33	3.84	28.33	33